

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Robert Lee Watson and Mary Frances Watson

S.S. Nos.: xxx-xx-8417 and xxx-xx-5064

Mailing Address: 4813 U.S. 70, Mebane, NC 27302-

Case No. 11-80292

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on February 17, 2011.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: March 9, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)				Date: 2/1/11			
				Lastname-SS#: Watson-8417			
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN							
Return	Creditor Name	Sch D #	Description of Collateral				
	AT&T		Cell Phone				
SURRENDER COLLATERAL							
	Creditor Name	Description of Collateral					
ARREARAGE CLAIMS							
Return	Creditor Name	Sch D #	Arrearage Amount	(See *)			
				**			
				**			
				**			
				**			
				**			
				**			
				**			
REFLECT EXECUTORY CONTRACTS/LEASES							
	Creditor Name	Description of Collateral					
LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Return	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
STD - SECURED DEBTS @ FMV							
Return	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			
STD - SECURED DEBTS @ 100%							
Return	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Marine FCU	7	\$11,675	5.00	\$94	\$427.69	2006 Nissan Altima
				5.00			
				5.00			
				5.00			
ATTORNEY FEE (Unpaid part)							
Law Offices of John T. Orcutt, P.C.			Amount \$2,800				
SECURED TAXES							
IRS Tax Liens			Secured Amt				
Real Property Taxes on Retained Realty							
UNSECURED PRIORITY DEBTS							
IRS Taxes			Amount \$3,511				
State Taxes			\$1,471				
Personal Property Taxes							
Alimony or Child Support Arrearage							
CO-SIGN PROTECT (Pay 100%)			Int. %	Payoff Amt			
All Co-Sign Protect Debts (See*)							
GENERAL NON-PRIORITY UNSECURED			Amount**				
DMI= None(\$0)			\$176				
PROPOSED CHAPTER 13 PLAN PAYMENT							
\$		\$605		per month for		36 months, then	
\$		N/A		per month for		N/A months.	
Adequate Protection Payment Period:				4.92 months.			
Sch D # = The number of the secured debt as listed on Schedule D.							
Adequate Protection = Monthly 'Adequate Protection' payment amt.							
† = May include up to 2 post-petition payments.							
* Co-sign protect on all debts so designated on the filed schedules							
** = Greater of DMI x ACP or EAE (Page 4 of 4)							
Ch13Plan_MD (DeSardi Version 1/12/10) © I.O.T.O							
Other Miscellaneous Provisions							
Plan to allow for 3 "waivers".							
EAE determined based on equity above exemption minus estimated trustee commission in hypothetical Chapter 7 liquidation. Please pay to the extent of female debtor's allowed unsecured claims							

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Bank of America
Post Office Box 15026
Wilmington, DE 19850-5026

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Bernhardt & Strawser, PA
5821 Fairview Road
Suite 100
Charlotte, NC 28209

Macy's Visa
Bankruptcy Processing
PO Box 8053
Mason, OH 45040

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Blair **
c/o World Financial Capital Bank
Post Office Box 183043
Columbus, OH 43218-3043

Marine Federal Credit Union **
Bankruptcy Court
P.O. Box 1336
Jacksonville, NC 28541-1336

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Child Support Enforcement
Post Office Box 20800
Raleigh, NC 27619-0800

North Carolina Department of Rev
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Experian
P.O. Box 2002
Allen, TX 75013-2002

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Dominion Law Associates
Attorneys & Counselors @ Law
222 Central Park Avenue
Virginia Beach, VA 23462-3026

Orange County Tax Collections**
PO Box 8181
Hillsborough, NC 27278

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

GEMB/Belk's
Post Office Box 103104
Roswell, GA 30076

Sears
Post Office Box 6924
The Lakes, NV 88901-6924

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

HSBC Bank
Post Office Box 5253
Carol Stream, IL 60197-5253

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

WFCB Bankruptcy Department/Blair
Post Office Box 183043
Columbus, OH 43218-3043